Case 19-17748-KCF Doc 50 Filed 10/04/21 Entered 10/04/21 11:49:12 Desc Main Document Page 1 of 58

Fill in this info	Fill in this information to identify your case:				
Debtor 1	Michael Ramos First Name	Middle Name	Last Name		
Debtor 2	Daphne Y. Ramos	5			
(Spouse if, filing)	First Name	Middle Name	Last Name		
United States B	ankruptcy Court for the:	DISTRICT OF NEW JERSEY			
Case number (if known)	19-17748/KCF				

Check if this is an amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

info	is complete and accurate as possible. If two married people are filing together, both are equally responsible formation. Fill out all of your schedules first; then complete the information on this form. If you are filing amender original forms, you must fill out a new <i>Summary</i> and check the box at the top of this page.		
Par	t 1: Summarize Your Assets		
		Your a	ssets If what you own
1.	Schedule A/B: Property (Official Form 106A/B) 1a. Copy line 55, Total real estate, from Schedule A/B	\$	345,000.00
	1b. Copy line 62, Total personal property, from Schedule A/B	\$	46,827.92
	1c. Copy line 63, Total of all property on Schedule A/B	\$	391,827.92
Par	t2: Summarize Your Liabilities		
			abilities t you owe
2.	Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$	273,012.00
3.	Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$	0.00
	3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$	184,772.00
	Your total liabilities	\$	457,784.00
Par	Summarize Your Income and Expenses		
4.	Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$	6,263.68
5.	Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J	\$	6,088.72
Par	4: Answer These Questions for Administrative and Statistical Records		
6.	Are you filing for bankruptcy under Chapters 7, 11, or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with you	ur other sch	nedules.
7.	Yes What kind of debt do you have?		
	Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.	a personal,	family, or
	Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this	box and s	ubmit this form to

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Debtor 1	Michael Ramos		
Debtor 2	Daphne Y. Ramos	Case number (if known)	19-17748/KCF
	the court with your other schedules.	_	

From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form 8,048.74 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14.

Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

From Part 4 on Schedule E/F, copy the following:	Total cl	aim
9a. Domestic support obligations (Copy line 6a.)	\$	0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$	0.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$	0.00
9d. Student loans. (Copy line 6f.)	\$	0.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$	0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$	0.00
9g. Total. Add lines 9a through 9f.	\$	0.00

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Schedule D: Creditors Who Have Claims Secured by Property 12/15 Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known).				Document	Page 3 c	of 58	_	
Debtor 2 Daphne Y. Ramos Spouse f. thing) Debtor 2 Daphne Y. Ramos First Name District Of NEW JERSEY Last Name United States Bankruptcy Court for the: DISTRICT OF NEW JERSEY District Of New Jersey Intervention of the count with size an amended filing Official Form 106D Schedule D: Creditors Who Have Claims Secured by Property 12/15 Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known). In Co. not reach this box and submit this form to the court with your other schedules. You have nothing else to report on this form. In Co. Hock this box and submit this form to the court with your other schedules. You have nothing else to report on this form. Part 3: List All Secured Claims Yes. Fill in all of the information below. Part 3: List All Secured Claims Yes and the information below to reach claim. If north han one secured rown in Part 2. As mount of taking much as possible, list the claims in alphabetical order according to the creditor's name. Promoting the country of the country of the creditor's name. Servicing by Loan Care ATTN: Customer Servicing LLC Creditor's Name Servicing by Loan Care ATTN: Customer Servicing Uniquent to the creditor's name. Servicing by Loan Care ATTN: Customer Servicing Uniquent to the creditor's name. Servicing by Loan Care ATTN: Customer Servicing Uniquent to the creditor's name. For mortgage incurred by Debtors for property located at 11 Center St. Eatontown, NJ. Debtors are current with their ability to do so. Some property located at 11 Center St. Eatontown, NJ. Debtors are current with their mortgage obligations and intends on continuing making monthly mortgage payments commensurate with their ability to be payments. On an appeament you made (such as mortgage or secured care l	Fill in this	s informat	tion to identify you	r case:				
Debtor 1 Activations Daphne Y. Ramos Riddle Name Last Name	Debtor 1		Michael Ramos					
United States Bankruptcy Court for the: DISTRICT OF NEW JERSEY State District Of New Jersey District Of New Jerse			First Name	Middle Name	Last Name			
United States Bankruptcy Court for the: DISTRICT OF NEW JERSEY Case number 19-17748/KCF (If Known) District To F New Jersey 12-15 Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known). To onary creditors have claims secured by your property? No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form. To see state of the information below. Part 1: List All Secured Claims. To see the court of the information below. Part 1: List All Secured Claims. To column A an annount of claim bounds as possible, list the claims in a creditor has more than one secured claim, list the creditor separately for each claim. If more than one creditor has more than one secured claim, list the creditor in Part 2. As bond to deduct the value of collisteral. Lakeview Loan Servicing Lakeview Loan Servicing Lakeview Loan Servicing Lakeview Loan Servicing Viriginia Baach, VA 23450 Number, Street, City, State 8 Zip Code Who owes the debt? Check one. Debtor 1 and Debtor 2 only Statutory lien (such as tax lien, mechanic's lien) An agreement you made (such as mortgage or secured cert (inclaim) Other (including a right to offset) Mortgage Mortgage Mortgage Other (including a right to offset) Mortgage		ling)			Lost Nama			
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At least one of the debtors and another Check if this claim relates to a community debt Under (including a right to offset) Other (including a right to offset)	_		or 2 only	☐ Statutory lien (such as tax lien, med	chanic's lien)			
□ Check if this claim relates to a community debt □ Other (including a right to offset) ■ Other (including a right to offset)			•		,			
Date debt was incurred 08/29/2016 Last 4 digits of account number 6671	☐ Check	if this clain		_	Mortgage			
	Date debt	was incurr	ed 08/29/2016	Last 4 digits of account number	ber <u>6671</u>			

Add the dollar value of your entries in Column A on this page. Write that number here: If this is the last page of your form, add the dollar value totals from all pages. Write that number here:

\$273,012.00 \$273,012.00

Part 2: List Others to Be Notified for a Debt That You Already Listed

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

Case 19-17748-KCF Doc 50 Filed 10/04/21 Entered 10/04/21 11:49:12 Desc Main

		Docum	ent Page 4	· 01 58	
Fill in this in	formation to identify your o	ase:			
Debtor 1	Michael Ramos				
DODIOI 1	First Name	Middle Name	Last Name		
Debtor 2	Daphne Y. Ramos	;			
(Spouse if, filing)	First Name	Middle Name	Last Name		
United States	Bankruptcy Court for the:	DISTRICT OF NEW JE	RSEY		
Case number	10 17740/VCE				
(if known)	19-17748/KCF				Charle if this is an
,					Check if this is an amended filing
					amenaea ming
Official Fo	orm 106E/F				
	E/F: Creditors W	ho Have Unsec	ured Claims		12/15
Schedule G: Ex Schedule D: Cr eft. Attach the name and case	secutory Contracts and Unexpi editors Who Have Claims Secu Continuation Page to this pag number (if known).	red Leases (Official Form ured by Property. If more s e. If you have no informati	106G). Do not include pace is needed, copy	any creditors with partially s the Part you need, fill it out,	Property (Official Form 106A/B) and on secured claims that are listed in number the entries in the boxes on the op of any additional pages, write your
	st All of Your PRIORITY Un				
_ ′	editors have priority unsecured	d claims against you?			
No. Go	to Part 2.				
☐ Yes.					
Part 2: Lis	st All of Your NONPRIORIT	V I Imagazina d Claima			
☐ No. You ☐ Yes. 4. List all of yunsecured	claim, list the creditor separately	art. Submit this form to the call the c	der of the creditor who	o holds each claim. If a credit type of claim it is. Do not list cla	or has more than one nonpriority aims already included in Part 1. If more laims fill out the Continuation Page of Total claim
4.1 Aetn	a Life Insurance Compa	anv Last 4 digit	s of account number	0107	\$0.00
	iority Creditor's Name	Lust 4 digit	s of account number	0107	
P.O.	Box 14079	When was	the debt incurred?	12/04/2017	
	ngton, KY 40512-4079 er Street City State Zip Code		ata waw fila tha alaim	io. Ob a ale all that are ale	
	ncurred the debt? Check one.	As of the d	ate you file, the claim	is: Check all that apply	
	btor 1 only	☐ Conting	n m å		
	,	_			
	ebtor 2 only	☐ Unliquid			
☐ De	btor 1 and Debtor 2 only	Dispute			
☐ At	least one of the debtors and and		NPRIORITY unsecure	d claim:	
	eck if this claim is for a comm				
debt	claim subject to offset?	☐ Obligation	ons arising out of a sepa	aration agreement or divorce th	at you did not
Is the ■ No	•		iority claims pension or profit-sharir	ng plans, and other similar debi	is
— NO	,			tition medical charges	
☐ Ye	s	Other. S	by Debtor	(Wife) not covered by i ending in 2F01).	

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Debto Debto	r 1 Michael Ramos r 2 Daphne Y. Ramos	Case number (if known) 19-17748/KC	F
4.2	American Honda Finance Nonpriority Creditor's Name A/K/A Honda Financial Services 201 Little Falls Drive	Last 4 digits of account number 1054 When was the debt incurred? 09/02/2017	\$0.00
	Wilmington, DE 19808 Number Street City State Zip Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	Debtor 1 only	☐ Contingent	
	■ Debtor 2 only	☐ Unliquidated	
	Debtor 1 and Debtor 2 only	Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	Dobligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	Debts to pension or profit-sharing plans, and other similar debts	
	□ Yes	For any potential deficiency balance incurred by Debtor in the finance of a 2015 Honda Civic vehicle.	
4.3	American Honda Finance Nonpriority Creditor's Name	Last 4 digits of account number	\$0.00
	A/K/A Honda Financial Services 200 Continential Drive Newark, DE 19713	When was the debt incurred?	
	Number Street City State Zip Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.		
	Debtor 1 only	☐ Contingent	
	■ Debtor 2 only	☐ Unliquidated	
	☐ Debtor 1 and Debtor 2 only	Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	$\hfill \Box$ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	\square Debts to pension or profit-sharing plans, and other similar debts	
	Yes	■ Other. Specify and notice purposes only.	
4.4	American Honda Finance Nonpriority Creditor's Name	Last 4 digits of account number	\$0.00
	A/K/A Honda Financial Services National Service Center P.O. Box 166469	When was the debt incurred?	
	Irving, TX 75016-6469 Number Street City State Zip Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	Debtor 1 only	☐ Contingent	
	■ Debtor 2 only	□ Unliquidated	
	_	■ Disputed	
	Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	At least one of the debtors and another	Student loans	
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
		_ Duplicate claim. Listed for informational	
	☐ Yes	Other. Specify and notice purposes only.	

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Debto	r 1 Michael Ramos r 2 Daphne Y. Ramos		Case number (if known)	19-17748/KCF	
4.5	Bank of America, N.A.	Last 4 digits of account number	4507		\$0.00
	Nonpriority Creditor's Name P.O. Box 31785	When was the debt incurred?	03/28/2017		
	Tampa, FL 33631-3785 Number Street City State Zip Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply		
	Debtor 1 only	☐ Contingent			
	Debtor 2 only	☐ Unliquidated			
	☐ Debtor 1 and Debtor 2 only	Disputed			
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:		
	☐ Check if this claim is for a community	☐ Student loans			
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	aration agreement or divorce	that you did not	
	■ No	Debts to pension or profit-sharing	ng plans, and other similar de	ebts	
	□Yes	by Debtor	iency balance allege on a fraudulent claim edes Benz GLS450. C f November 2017.	to finance a	
4.6	Bank of America, N.A.	Last 4 digits of account number	4507		\$0.00
	Nonpriority Creditor's Name 150 North College Street Charlotte, NC 28255	When was the debt incurred?			
	Number Street City State Zip Code	As of the date you file, the claim	is: Check all that apply		
	Who incurred the debt? Check one.	_			
	■ Debtor 1 only	☐ Contingent			
	Debtor 2 only	Unliquidated			
	☐ Debtor 1 and Debtor 2 only	■ Disputed			
	At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:		
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Student loans ☐ Obligations arising out of a separeport as priority claims	aration agreement or divorce	that you did not	
	■ No	Debts to pension or profit-sharir	ng plans, and other similar de	ehts	
	□ Yes		laim. Listed for infor		
4.7	Bank of America, N.A.	Last 4 digits of account number	4507		\$0.00
	Nonpriority Creditor's Name FL9-600-02-26 P.O. Box 45224	When was the debt incurred?			
	Jacksonville, FL 32232-5224 Number Street City State Zip Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply		
	■ Debtor 1 only	☐ Contingent			
	Debtor 2 only	☐ Unliquidated			
	Debtor 1 and Debtor 2 only	Disputed			
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:		
	☐ Check if this claim is for a community	Student loans			
	debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	aration agreement or divorce	that you did not	
	■ No	Debts to pension or profit-sharir	ng plans, and other similar de	ebts	
	□Yes		claim. Listed for infor purposes only.	mational	

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	Michael Ramos Daphne Y. Ramos	Case number (if known) 19-17748/KCF	
4.0	Die Defenenced Lebe	Look A dimite of account mumber. VVVV	¢205.00
4.8	Bio-Referenced Labs Nonpriority Creditor's Name	Last 4 digits of account number XXXX	\$295.00
	481 Edward H. Ross Drive	When was the debt incurred?	
	Elmwood Park, NJ 07407		
	Number Street City State Zip Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	Debtor 1 only	☐ Contingent	
	_	☐ Unliquidated	
	Debtor 2 only	•	
	Debtor 1 and Debtor 2 only	Disputed	
	At least one of the debtors and another	Type of NONPRIORITY unsecured claim: Student loans	
	☐ Check if this claim is for a community debt		
	Is the claim subject to offset?	Dobligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	_ 110	_ For pre-petition laboratory charges	
	□Yes	Other. Specify incurred by Debtor (Wife).	
4.9	Bio-Referenced Labs	Last 4 digits of account number XXXX	\$0.00
	Nonpriority Creditor's Name		
	P.O. Box 650	When was the debt incurred?	
	Elmwood Park, NJ 07407 Number Street City State Zip Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.	As of the date you me, the diam is. Offect all that apply	
	☐ Debtor 1 only	☐ Contingent	
	■ Debtor 2 only	□ Unliquidated	
	Debtor 1 and Debtor 2 only	■ Disputed	
	_	Type of NONPRIORITY unsecured claim:	
	At least one of the debtors and another	☐ Student loans	
	☐ Check if this claim is for a community debt	☐ Obligations arising out of a separation agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims	
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
		Duplicate claim. Listed for informational	
	Yes	Other. Specify and notice purposes only.	
4.1	Capital One Bank	Last 4 digits of account number 6397	\$0.00
	Nonpriority Creditor's Name		
	C/O KOHLS	When was the debt incurred? 09/13/2014	
	P.O. Box 3115 Milwaukee, WI 53201		
	Number Street City State Zip Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.		
	■ Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	☐ Debtor 1 and Debtor 2 only	Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt	☐ Obligations arising out of a separation agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims	
	No	Debts to pension or profit-sharing plans, and other similar debts	
	Yes	For charges incurred with the Capital One Bank issued KOHLS charge card. Claim was charged off May 2018.	

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Michael Ramos Daphne Y. Ramos	Case number (if known) 19-17748/KCF	
Capital One Bank	Last 4 digits of account number 6397	
Nonpriority Creditor's Name C/O KOHLS P.O. Box 3043 Milwaukee, WI 53201	When was the debt incurred?	
Number Street City State Zip Code	As of the date you file, the claim is: Check all that apply	
Who incurred the debt? Check one.	• , , , , , , , , , , , , , , , , , , ,	
■ Debtor 1 only	☐ Contingent	
Debtor 2 only	☐ Unliquidated	
Debtor 1 and Debtor 2 only	■ Disputed	
☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
☐ Check if this claim is for a community	☐ Student loans	
debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
No	☐ Debts to pension or profit-sharing plans, and other similar debts	
Yes	Other. Specify and notice purposes only.	
Capital One Bank	Last 4 digits of account number 6397	
Nonpriority Creditor's Name C/O KOHLS	When was the debt incurred?	
North 56 West 17000 Ridgewood Drive		
Menomonee Falls, WI 53051 Number Street City State Zip Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
■ Debtor 1 only	☐ Contingent	
☐ Debtor 2 only	☐ Unliquidated	
☐ Debtor 1 and Debtor 2 only	Disputed	
☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
☐ Check if this claim is for a community	☐ Student loans	
debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
No	☐ Debts to pension or profit-sharing plans, and other similar debts	
Yes	Duplicate claim. Listed for informational and notice purposes only.	

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	or 2 Daphne Y. Ramos	Case number (if known) 19-17748/KCF	
4.1	Cathaya International LLC	Last 4 digits of account number 4917	\$0.00
	Nonpriority Creditor's Name Oakland Trading International LLC Eastern Trading LLC c/o Aaron Wang 31 Middle Road Port Washington, NY 11050	When was the debt incurred?	
	Number Street City State Zip Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.		
	Debtor 1 only	☐ Contingent	
	■ Debtor 2 only	☐ Unliquidated	
	Debtor 1 and Debtor 2 only	Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	\square Debts to pension or profit-sharing plans, and other similar debts	
4.1	☐ Yes Cathaya International LLC	et al. v. Champion Autohaus LLC, et al.," Docket No. C-000149-17. Last 4 digits of account number 4917	\$0.00
4	Nonpriority Creditor's Name	Last 4 digits of account number 4917	\$0.00
	c/o Aaron Wang 107 Northern Blvd., Suite 410 Great Neck, NY 11021	When was the debt incurred?	
	Number Street City State Zip Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	Debtor 1 only	☐ Contingent	
	■ Debtor 2 only	☐ Unliquidated	
	Debtor 1 and Debtor 2 only	Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	No	\square Debts to pension or profit-sharing plans, and other similar debts	
	☐ Yes	Debtor (Wife) is a co-defendant in the legal matter entitled: "Cathaya International LLC v. Champion Autohaus LLC, et als.", C-000149-17.	

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Debtor 2 Daphne Y. Ramos	Case number (if known) 19-17748/KCF	
4.1 Champion Autohaus LLC	Last 4 digits of account number 4917	\$0.00
Nonpriority Creditor's Name a/k/a Champion Auto Leasing LLC C/O Renato Cuyco, Jr. 1980 State Route 35 South Amboy, NJ 08879	When was the debt incurred?	
Number Street City State Zip Code	As of the date you file, the claim is: Check all that apply	
Who incurred the debt? Check one.		
Debtor 1 only	☐ Contingent	
Debtor 2 only	☐ Unliquidated	
☐ Debtor 1 and Debtor 2 only	Disputed	
☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
☐ Check if this claim is for a community	☐ Student loans	
debt Is the claim subject to offset?	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
■ No	Debts to pension or profit-sharing plans, and other similar debts	
☐ Yes	purposes only relating to the legal matter entitled: "Cathaya International LLC, et al. v. Champion Autohaus LLC, et al.," Docket No. C-000149-17.	
4.1 6 Champion Autohaus LLC	Last 4 digits of account number 4917	\$0.00
Nonpriority Creditor's Name Champion Auto Leasing LLC C/O Renato Cuyco, Jr. 3 Wemmer Court Sayreville, NJ 08872	When was the debt incurred?	
Number Street City State Zip Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
Debtor 1 only	☐ Contingent	
■ Debtor 2 only	☐ Unliquidated	
☐ Debtor 1 and Debtor 2 only	Disputed	
☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Student loans ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
No	Debts to pension or profit-sharing plans, and other similar debts	
■ No	Duplicate claim. Listed for informational and notice purposes only.	

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	Michael Ramos Daphne Y. Ramos			Case number (if known)	19-17748/KCF	
/	Chase Auto Finance	Last 4 digits of account n	umber	4713		\$0.00
	Nonpriority Creditor's Name P.O. Box 901003 Fort Worth, TX 76101-2003	When was the debt incur	ed?	06/15/2015		
_	Number Street City State Zip Code Who incurred the debt? Check one.	As of the date you file, the	claim	s: Check all that apply		
	Debtor 1 only	☐ Contingent				
	■ Debtor 2 only	☐ Unliquidated				
	Debtor 1 and Debtor 2 only	■ Disputed				
	☐ At least one of the debtors and another	Type of NONPRIORITY ur	secure	d claim:		
	☐ Check if this claim is for a community	☐ Student loans				
	debt Is the claim subject to offset?	☐ Obligations arising out of report as priority claims	of a sepa	ration agreement or divorce	that you did not	
	■ No	Debts to pension or pro	fit-sharir	g plans, and other similar de	ebts	
4.1	□ Yes Chase Auto Finance	Other. Specify charge	ged of	des Benz GL450. Cla f January 2018.	aim was	\$99,865.00
~	Nonpriority Creditor's Name		uiiibei			400,000.00
	P.O. Box 901003	When was the debt incurr	ed?	05/30/2017		
-	Fort Worth, TX 76101-2003 Number Street City State Zip Code	As of the date you file, the	e claim	s: Check all that apply		
	Who incurred the debt? Check one.	• ,				
	Debtor 1 only	☐ Contingent				
	■ Debtor 2 only	☐ Unliquidated				
	Debtor 1 and Debtor 2 only	Disputed				
	At least one of the debtors and another	Type of NONPRIORITY ur	secure	d claim:		
	☐ Check if this claim is for a community	☐ Student loans				
	debt Is the claim subject to offset?	Obligations arising out on report as priority claims	of a sepa	ration agreement or divorce	that you did not	
	■ No	☐ Debts to pension or pro	fit-sharir	g plans, and other similar de	ebts	
	□ Yes	by De 	ebtor o	ency balance alleged on a fraudulent claim Rover Range. Claim f December 2017.	to finance a	

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Daphne Y. Ramos	Case number (if known) 19-17748/KCF	
Chase Auto Finance	Last 4 digits of account number 5819	\$0.0
Nonpriority Creditor's Name P.O. Box 901003 Fort Worth, TX 76101-2003	When was the debt incurred?	
Number Street City State Zip Code	As of the date you file, the claim is: Check all that apply	
Who incurred the debt? Check one.		
Debtor 1 only	Contingent	
Debtor 2 only	Unliquidated	
Debtor 1 and Debtor 2 only	Disputed	
At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
☐ Check if this claim is for a community	☐ Student loans ☐ Obligations arising out of a separation agreement or divorce that you did not	
Is the claim subject to offset? ■ No	report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts	
⊒ Yes	For a deficiency balance allegedly incurred by Debtor on a fraudulent claim to finance a 2017 Land Rover Range Rover.	
Chase Auto Finance	Last 4 digits of account number 4713	\$0.00
Nonpriority Creditor's Name 301 North Walnut Street, 9th Fl. Wilmington, DE 19801-3935	When was the debt incurred?	
lumber Street City State Zip Code	As of the date you file, the claim is: Check all that apply	
Who incurred the debt? Check one.		
Debtor 1 only	Contingent	
Debtor 2 only	☐ Unliquidated	
Debtor 1 and Debtor 2 only	Disputed	
At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
Check if this claim is for a community	☐ Student loans	
lebt s the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
□Yes	Duplicate claim. Listed for informational and notice purposes only. Other acct. nos. ending in 0006 and 5819.	
Chase Auto Finance	Last 4 digits of account number 4713	\$0.00
Nonpriority Creditor's Name P.O. Box 901076 Fort Worth, TX 76101-2076	When was the debt incurred?	
Number Street City State Zip Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
Debtor 1 only	☐ Contingent	
Debtor 2 only	☐ Unliquidated	
Debtor 1 and Debtor 2 only	Disputed	
☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
☐ Check if this claim is for a community	☐ Student loans	
debt	Obligations arising out of a separation agreement or divorce that you did not	
ls the claim subject to offset? ■	report as priority claims	
■ No	Debts to pension or profit-sharing plans, and other similar debts	
☐ Yes	Duplicate claim. Listed for informational and notice purposes only. Other acct. nos. Other. Specify ending in 0006 and 5819.	

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Debtor 1 Michael Ramos Debtor 2 Daphne Y. Ramos	Case number (if known) 19-17748/KCF	
Chex Systems, Inc.	Last 4 digits of account number XXXX	\$0.00
Nonpriority Creditor's Name Attn: Customer Relations 7805 Hudson Road, Suite 100 Woodbury, MN 55125	When was the debt incurred?	
Number Street City State Zip Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
Debtor 1 only	☐ Contingent	
Debtor 2 only	☐ Unliquidated	
■ Debtor 1 and Debtor 2 only	■ Disputed	
☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
☐ Check if this claim is for a community	☐ Student loans	
debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
☐ Yes	purposes only. Debtors believes Chex Systems, Inc. is reporting them as having committed "account abuse" for an overdraft with a Santander Bank and Wells Fargo checking accounts.	
4.2 3 Comcast Cable	Last 4 digits of account number 6830	\$86.00
Nonpriority Creditor's Name C/O Bankruptcy Dept. 800 Rahway Avenue Union, NJ 07083	When was the debt incurred?	
Number Street City State Zip Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
Debtor 1 only	☐ Contingent	
Debtor 2 only	☐ Unliquidated	
Debtor 1 and Debtor 2 only	Disputed	
☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
☐ Check if this claim is for a community	☐ Student loans	
debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
☐ Yes	For past due cable charges incurred by Debtor. Claim was placed for collection with SW Credit Systems LP.	

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Debt Debt	or 1 Michael Ramos or 2 Daphne Y. Ramos	Case number (if known) 19-17748/KCF	
4.2 4	Comcast Cable	Last 4 digits of account number 6830	\$0.00
· ,	Nonpriority Creditor's Name C/O Correspondence PO Box 1809	When was the debt incurred?	
	Union, NJ 07083-1809 Number Street City State Zip Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	■ Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	Debtor 1 and Debtor 2 only	Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	Yes	■ Other. Specify and notice purposes only.	
4.2 5	Comcast Cable	Last 4 digits of account number 6830	\$0.00
	Nonpriority Creditor's Name 1 Comcast Center Philadelphia, PA 19103	When was the debt incurred?	
	Number Street City State Zip Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	Debtor 1 and Debtor 2 only	■ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	Yes	■ Other. Specify and notice purposes only.	

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	Michael Ramos Daphne Y. Ramos		_	Case number (if known)	19-17748/KCF	
4.2	Community Financial Services FCU	Last 4 digits of acc	ount number	2761		\$2,630.00
	Nonpriority Creditor's Name 149 East St. George Avenue Roselle, NJ 07203	When was the debt	incurred?	01/16/2016		
-	Number Street City State Zip Code	As of the date you	file, the claim	is: Check all that apply		
	Who incurred the debt? Check one.	_				
	Debtor 1 only	☐ Contingent				
	☐ Debtor 2 only	☐ Unliquidated				
	■ Debtor 1 and Debtor 2 only	Disputed				
	\square At least one of the debtors and another	Type of NONPRIOR	RITY unsecure	d claim:		
	☐ Check if this claim is for a community	☐ Student loans				
	debt Is the claim subject to offset?	Obligations arising report as priority claim		aration agreement or divorce	that you did not	
	■ No	Debts to pension	or profit-sharir	ng plans, and other similar de	ebts	
	☐ Yes	_	Claim was is subject of legal matte	ecured loan incurred charged off August 2 of a judgment obtainer entitled: "Commun Michael Ramos, et a 14-18.	2018. Claim ed in the ity Financial	
4.2	Community Financial Services FCU	Last 4 digits of acc	ount number	9865		\$8,796.00
	Nonpriority Creditor's Name 149 East St. George Avenue Roselle, NJ 07203	When was the debt	incurred?	08/31/2016		
-	Number Street City State Zip Code Who incurred the debt? Check one.	As of the date you	file, the claim	is: Check all that apply		
	■ Debtor 1 only	☐ Contingent				
	Debtor 2 only	☐ Unliquidated				
	☐ Debtor 1 and Debtor 2 only	Disputed				
	☐ At least one of the debtors and another	Type of NONPRIOR	RITY unsecure	d claim:		
	☐ Check if this claim is for a community	☐ Student loans				
	debt Is the claim subject to offset?	Obligations arising report as priority claim		aration agreement or divorce	that you did not	
	No	Debts to pension	or profit-sharir	ng plans, and other similar de	ebts	
	□Yes	_	Claim was Claim is su the legal m Financial S	ecured loan incurred charged off Decembe bject of a judgment of atter entitled: "Comr services v. Michael Ra t No. L-004314-18.	er 2018. obtained in nunity	

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Community Financial Services FCU	Last 4 digits of account number 2761	
Nonpriority Creditor's Name 524 West Edgar Road P.O. Box 1514 Linden, NJ 07036	When was the debt incurred?	
Number Street City State Zip Code	As of the date you file, the claim is: Check all that apply	
Who incurred the debt? Check one.		
Debtor 1 only	☐ Contingent	
Debtor 2 only	☐ Unliquidated	
Debtor 1 and Debtor 2 only	■ Disputed	
At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
☐ Check if this claim is for a community	☐ Student loans	
debt Is the claim subject to offset?	\square Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
No	Debts to pension or profit-sharing plans, and other similar debts	
Eastern Trading LLC	Last 4 digits of account number 4917	
Nonpriority Creditor's Name	Last 4 digits of account number 4917	
c/o Aaron Wang 133-05 32nd Avenue Flushing, NY 11354	When was the debt incurred?	
	As of the date you file, the claim is: Check all that apply	
·	,	
Who incurred the debt? Check one.	☐ Contingent	
Who incurred the debt? Check one. ☐ Debtor 1 only		
Who incurred the debt? Check one. ☐ Debtor 1 only ☐ Debtor 2 only	□ Contingent	
Who incurred the debt? Check one. ☐ Debtor 1 only ☐ Debtor 2 only ☐ Debtor 1 and Debtor 2 only	☐ Contingent ☐ Unliquidated	
Who incurred the debt? Check one. ☐ Debtor 1 only ☐ Debtor 2 only ☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another	☐ Contingent ☐ Unliquidated ☐ Disputed	
Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim is for a community debt	☐ Contingent ☐ Unliquidated ☐ Disputed Type of NONPRIORITY unsecured claim:	
Number Street City State Zip Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim is for a community debt Is the claim subject to offset? No	☐ Contingent ☐ Unliquidated ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ Student loans ☐ Obligations arising out of a separation agreement or divorce that you did not	

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	or 1 Michael Ramos Daphne Y. Ramos	Case number (if known) 19-17748/KCF	
4.3	FOX Rothschild LLP	Last 4 digits of account number 4917	\$0.00
	Nonpriority Creditor's Name 10 Sentry Parkway, Suite 200 P.O. Box 3001 Blue Bell, PA 19422	When was the debt incurred?	
	Number Street City State Zip Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	☐ Debtor 1 only	☐ Contingent	
	■ Debtor 2 only	☐ Unliquidated	
	☐ Debtor 1 and Debtor 2 only	Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	\square Debts to pension or profit-sharing plans, and other similar debts	
	☐ Yes	prosecuting the legal matter entitled: "Cathaya International LLC, et al. v. Champion Autohaus LLC, et al.," Docket No. C-000149-17.	
4.3	FOX Rothschild LLP	Last 4 digits of account number 4917	\$0.00
	Nonpriority Creditor's Name Princeton Pike Corporate Center 997 Lenox Drive, Building 3	When was the debt incurred?	
	Lawrence Township, NJ 08648-2311 Number Street City State Zip Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	☐ Debtor 1 only	☐ Contingent	
	■ Debtor 2 only	☐ Unliquidated	
	☐ Debtor 1 and Debtor 2 only	Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	Debts to pension or profit-sharing plans, and other similar debts	
	☐ Yes	■ Other. Specify Duplicate claim. Listed for informational and notice purposes only.	

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	Michael Ramos	40.47740	1 /0 F
Debtor 2	Daphne Y. Ramos	Case number (if known) 19-17748/	KCF
4.3	FOX Rothschild LLP	Last 4 digits of account number 4917	\$0.00
	Nonpriority Creditor's Name P.O. Box 5231 Princeton. NJ 08543	When was the debt incurred?	
	Number Street City State Zip Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.		
	Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	Debtor 1 and Debtor 2 only	Disputed	
	At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	Debts to pension or profit-sharing plans, and other similar debts	
	☐ Yes	■ Other. Specify	_
4.3	GM Financial	Last 4 digits of account number 6848	\$44,129.00
	Nonpriority Creditor's Name A/K/A Americredit P.O. Box 181145	When was the debt incurred? 06/07/2017	
ī	Arlington, TX 76096-1145 Number Street City State Zip Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	Debtor 1 only	☐ Contingent	
	■ Debtor 2 only	☐ Unliquidated	
	Debtor 1 and Debtor 2 only	Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	□ Yes	For a deficiency balance allegedly incurred by Debtor on a fraudulent claim to finance a 2014 BMW X5. Claim was charged off December 2017.	

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Debtor 1 Michael Ramos Debtor 2 Daphne Y. Ram	os	Case number (if known) 19-17748/KCF	
GM Financial		Last 4 digits of account number 6848	\$0.00
Nonpriority Creditor's Na Corporate Office 801 Cherry Street Fort Worth, TX 76	, Suite 3500	When was the debt incurred?	
Number Street City State		As of the date you file, the claim is: Check all that apply	
Who incurred the debt	? Check one.		
Debtor 1 only		☐ Contingent	
■ Debtor 2 only		☐ Unliquidated	
☐ Debtor 1 and Debtor	2 only	■ Disputed	
At least one of the de	ebtors and another	Type of NONPRIORITY unsecured claim:	
☐ Check if this claim	is for a community	☐ Student loans	
debt Is the claim subject to	-	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
■ No		☐ Debts to pension or profit-sharing plans, and other similar debts	
□Yes		■ Other. Specify and notice purposes only.	
GM Financial		Last 4 digits of account number 6848	\$0.00
Nonpriority Creditor's Na ATTN: Correspon P.O. Box 183834 Arlington, TX 760	dence	When was the debt incurred?	
Number Street City State		As of the date you file, the claim is: Check all that apply	
Who incurred the debt	? Check one.		
☐ Debtor 1 only		☐ Contingent	
■ Debtor 2 only		☐ Unliquidated	
☐ Debtor 1 and Debtor	2 only	■ Disputed	
☐ At least one of the de	ebtors and another	Type of NONPRIORITY unsecured claim:	
☐ Check if this claim	is for a community	☐ Student loans	
debt Is the claim subject to	offset?	Dobligations arising out of a separation agreement or divorce that you did not report as priority claims	
■ No		☐ Debts to pension or profit-sharing plans, and other similar debts	
☐ Yes		■ Other. Specify and notice purposes only.	

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Debtor		Case number (if known) 19-17748/KCF	
Deptor	Daphne Y. Ramos	Case number (if known) 19-17748/KCF	
4.3 6	Greenbaum, Rowe, Smith & Davis LLP	Last 4 digits of account number 4917	\$0.00
	Nonpriority Creditor's Name ATTN.: Stephanie G. Reckford, Esq. 75 Livingston Avenue, Suite 301 Roseland, NJ 07068	When was the debt incurred?	
	Number Street City State Zip Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.		
	☐ Debtor 1 only	☐ Contingent	
	■ Debtor 2 only	☐ Unliquidated	
	☐ Debtor 1 and Debtor 2 only	Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	Yes	"Cathaya International LLC, et al. v. Champion Autohaus LLC, et al.," Docket ■ Other. Specify No. C-000149-17.	
4.3 7	Hackensack Meridian Health	Last 4 digits of account number XXXX	\$3,709.00
	Nonpriority Creditor's Name Jersey Shore University Medical Center 1945 NJ-53	When was the debt incurred?	
	Neptune, NJ 07753		
	Number Street City State Zip Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	Debtor 1 only	☐ Contingent	
	■ Debtor 2 only	☐ Unliquidated	
	Debtor 1 and Debtor 2 only	■ Disputed	
	At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	Yes	■ Other. Specify For pre-petition medical charges incurred by Debtor (Wife).	

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Debtor :	Michael Ramos Daphne Y. Ramos	Case number (if known) 19-17748/KCF	
4.4	IC System, Inc.	Last 4 digits of account number XXXX	\$0.00
	Nonpriority Creditor's Name IC Systems Collections 444 Highway 96 East St. Paul, MN 55164	When was the debt incurred?	
	Number Street City State Zip Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	■ Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	Debtor 1 and Debtor 2 only	■ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	□Yes	For collection efforts on behalf of Verizon for past due residential phone/cable charges incurred by Debtor (acct. no. ending in 2519).	
4.4	IC System, Inc.	Last 4 digits of account number XXXX	\$0.00
	Nonpriority Creditor's Name IC Systems Collections PO Box 64437	When was the debt incurred?	
	St. Paul, MN 55164-0437 Number Street City State Zip Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.		
	■ Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	Debtor 1 and Debtor 2 only	■ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	Dobligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	□ Yes	■ Other. Specify and notice purposes only.	

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	Michael Ramos Daphne Y. Ramos	Case number (if known) 19-17748/KCF	
	Daprille 1. Kallios	Case Humber (it known)	
4.4 2	IC System, Inc.	Last 4 digits of account number XXXX	\$0.00
	Nonpriority Creditor's Name IC Systems Collections PO Box 64378 St. Paul, MN 55164-0378	When was the debt incurred?	
Ī	Number Street City State Zip Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
1	■ Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	Debtor 1 and Debtor 2 only	Disputed	
1	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
1	☐ Check if this claim is for a community	☐ Student loans	
(debt Is the claim subject to offset?	\square Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
I	■ No	\square Debts to pension or profit-sharing plans, and other similar debts	
I	☐ Yes	■ Other. Specify and notice purposes only.	
3	Jersey Shore Anesthesiology Associates	Last 4 digits of account number 0696	\$264.00
	Nonpriority Creditor's Name 1945 State Route 33 Neptune, NJ 07753	When was the debt incurred?	
ī	Number Street City State Zip Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
1	Debtor 1 only	☐ Contingent	
	■ Debtor 2 only	☐ Unliquidated	
1	Debtor 1 and Debtor 2 only	Disputed	
ļ	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
1	☐ Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	\square Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	No	\square Debts to pension or profit-sharing plans, and other similar debts	
I	□Yes	For pre-petition medical charges incurred by Debtor (Wife). Claim was placed for collection with Savit Collection Agency.	

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Debtor Debtor	1 Michael Ramos 2 Daphne Y. Ramos	Case number (if known) 19-17748/KCF	
4.4	Kehoe Financial Group	Last 4 digits of account number 3139	\$0.00
	Nonpriority Creditor's Name 190 Moore Street, Suite 203 Hackensack, NJ 07601	When was the debt incurred?	
	Number Street City State Zip Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	☐ Debtor 1 only	☐ Contingent	
	■ Debtor 2 only	☐ Unliquidated	
	☐ Debtor 1 and Debtor 2 only	Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	\square Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	Debts to pension or profit-sharing plans, and other similar debts	
	□Yes	For collection efforts on behalf of SunPower Capital LLC for a breach of contract incurred by Debtor on a lease for the installation of solar panels to her residential property.	
4.4 5	LabCorp	Last 4 digits of account number XXXX	\$1,800.00
<u> </u>	Nonpriority Creditor's Name Laboratory Corporation Of America P.O. Box 2240 Burlington, NC 27216-2240	When was the debt incurred?	
	Number Street City State Zip Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.		
	☐ Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	☐ Debtor 1 and Debtor 2 only	Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	\square Debts to pension or profit-sharing plans, and other similar debts	
	□Yes	■ Other. Specify	

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Michael Ramos Daphne Y. Ramos	Case number (if known) 19-17748/KCF	
LabCorp	Last 4 digits of account number XXXX	\$0
Nonpriority Creditor's Name Laboratory Corporation Of America 1250 Chapel Hill Road Burlington, NC 27215	When was the debt incurred?	
Number Street City State Zip Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
Debtor 1 only	☐ Contingent	
Debtor 2 only	☐ Unliquidated	
Debtor 1 and Debtor 2 only	■ Disputed	
At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
☐ Check if this claim is for a community	☐ Student loans	
debt Is the claim subject to offset?	\square Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
■ No	Debts to pension or profit-sharing plans, and other similar debts	
Yes	■ Other. Specify Duplicate claim. Listed for informational and notice purposes only.	
Lakeview Loan Servicing LLC	Last 4 digits of account number 6671	\$0
Nonpriority Creditor's Name Servicing by LoanCare 3637 Sentara Way, Suite 303 Virginia Beach, VA 23452	When was the debt incurred?	
Number Street City State Zip Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
☐ Debtor 1 only	☐ Contingent	
☐ Debtor 2 only	☐ Unliquidated	
■ Debtor 1 and Debtor 2 only	■ Disputed	
☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
☐ Check if this claim is for a community	☐ Student loans	
debt Is the claim subject to offset?	DObligations arising out of a separation agreement or divorce that you did not report as priority claims	
■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
☐ Yes	Duplicate claim. Listed for informational and notice purposes only.	

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	Michael Ramos		
Debtor 2	Daphne Y. Ramos	Case number (if known) 19-17748/KCF	
·	Lakeview Loan Servicing LLC	Last 4 digits of account number 6671	\$0.00
	Nonpriority Creditor's Name Servicing by Loancare Interstate Corporate Center Building #9, Suite 200 Norfolk, VA 23502	When was the debt incurred?	
	Number Street City State Zip Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.	П	
	Debtor 1 only	Contingent	
	Debtor 2 only	☐ Unliquidated	
	Debtor 1 and Debtor 2 only	Disputed	
	At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	Student loans	
	debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	Debts to pension or profit-sharing plans, and other similar debts	
	☐ Yes	■ Other. Specify Duplicate claim. Listed for informational and notice purposes only.	
٠ ١	Liberty Mutual Insurance Company	Last 4 digits of account number XXXX	\$400.00
	Nonpriority Creditor's Name Corporate Headquarters 175 Berkeley Street Boston, MA 02116	When was the debt incurred?	
	Number Street City State Zip Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	■ Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	Debtor 1 and Debtor 2 only	Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	Debts to pension or profit-sharing plans, and other similar debts	
	☐ Yes	■ Other. Specify	

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Debto Debto	or 1 Michael Ramos or 2 Daphne Y. Ramos	Case number (if known) 19-17748	3/KCF
4.5 0	Liberty Mutual Insurance Company	Last 4 digits of account number XXXX	\$0.00
	Nonpriority Creditor's Name 5050 West Tilghman Street, Suite 200	When was the debt incurred?	_
	Allentown, PA 18104 Number Street City State Zip Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	■ Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	☐ Debtor 1 and Debtor 2 only	Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	\square Obligations arising out of a separation agreement or divorce that you did no report as priority claims	ot
	■ No	lacksquare Debts to pension or profit-sharing plans, and other similar debts	
	☐ Yes	■ Other. Specify Duplicate claim. Listed for informational and notice purposes only.	
4.5 1	McGuire Woods	Last 4 digits of account number 4917	\$0.00
	Nonpriority Creditor's Name ATTN.: Philip A. Goldstein, Esq. 1251 Avenue of the Americas, 20th Fl.	When was the debt incurred?	_
	New York, NY 10020 Number Street City State Zip Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.	As of the date you me, the claim is. Check all that apply	
	☐ Debtor 1 only	☐ Contingent	
	■ Debtor 2 only	☐ Unliquidated	
	☐ Debtor 1 and Debtor 2 only	Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did no report as priority claims	ot
	No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	— nv	Listed for informational and notice purposes only relating to the legal matter entitled: "Cathaya International LLC, et al. v. Champion Autohaus LLC, et al.," Docke	
	Yes	Other. Specify No. C-000149-17.	ı

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	Michael Ramos Daphne Y. Ramos	Case number (if known) 19-17748/KCF	
2	McKenna, DuPont, Higgins & Stone, P.C.	Last 4 digits of account number 0727	\$0.00
	Nonpriority Creditor's Name 229 Broad Street P.O. Box 610	When was the debt incurred?	
	Red Bank, NJ 07701 Number Street City State Zip Code	As of the date you file, the claim is: Check all that apply	
,	Who incurred the debt? Check one.		
	☐ Debtor 1 only	☐ Contingent	
	☐ Debtor 2 only	☐ Unliquidated	
	■ Debtor 1 and Debtor 2 only	Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	\square Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	lacksquare Debts to pension or profit-sharing plans, and other similar debts	
	☐ Yes	prosecuting the legal matter entitled: "Community Financial Services v. Michael Ramos, et al.," Docket No. L-004314-18.	
4.5	Mercedes Benz Financial Services	Last 4 digits of account number 0651	\$0.00
	Nonpriority Creditor's Name P.O. Box 961 Roanoke, TX 76262-0961	When was the debt incurred? 04/01/2017	
	Number Street City State Zip Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	■ Debtor 1 only	☐ Contingent	
	☐ Debtor 2 only	☐ Unliquidated	
	☐ Debtor 1 and Debtor 2 only	Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	□ Yes	For a deficiency balance allegedly incurred by Debtor on a fraudulent claim to lease a 2017 Mercedes Benz C300. Vehicle was repossessed on or about February 2018.	

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2 Daphne Y. Ramos	Case number (if known) 19-17748/KCF	
Mercedes Benz Financial Services	Last 4 digits of account number 0651	\$0
Nonpriority Creditor's Name P.O. Box 685 Roanoke, TX 76262	When was the debt incurred?	
Number Street City State Zip Code	As of the date you file, the claim is: Check all that apply	
Who incurred the debt? Check one.	_	
Debtor 1 only	Contingent	
Debtor 2 only	Unliquidated	
Debtor 1 and Debtor 2 only	Disputed	
At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Student loans ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
<u> </u>	□ Debts to pension or profit-sharing plans, and other similar debts	
■ No □ Yes	Duplicate claim. Listed for informational and notice purposes only.	
Mercedes-Benz Financial Services Nonpriority Creditor's Name	Last 4 digits of account number	\$(
13650 Heritage Parkway Fort Worth, TX 76177	When was the debt incurred?	
Number Street City State Zip Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
■ Debtor 1 only	☐ Contingent	
Debtor 2 only	☐ Unliquidated	
☐ Debtor 1 and Debtor 2 only	■ Disputed	
☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
☐ Check if this claim is for a community	☐ Student loans	
debt Is the claim subject to offset?	\square Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
■ No	\square Debts to pension or profit-sharing plans, and other similar debts	
Yes	■ Other. Specify and notice purposes only.	
Meridian Medical Group Faculty	Last 4 digits of account number 9966	\$22!
Nonpriority Creditor's Name Hackensack Meridian Medical Group	When was the debt incurred?	
2240 State Route 33 Suite B Neptune, NJ 07753		
Number Street City State Zip Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
☐ Debtor 1 only	Contingent	
Debtor 2 only	☐ Unliquidated	
☐ Debtor 1 and Debtor 2 only	■ Disputed	
\square At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
☐ Check if this claim is for a community debt	☐ Student loans ☐ Obligations arising out of a separation agreement or divorce that you did not	
Is the claim subject to offset?	report as priority claims	
No	☐ Debts to pension or profit-sharing plans, and other similar debts For pre-petition medical charges incurred	
Yes	by Debtor (Wife). Claim was placed for Cother. Specify collection with Simons Agency Inc.	

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	or 1 Michael Ramos or 2 Daphne Y. Ramos	Case number (if known) 19-17748/KCF	
4.5 7	Meridian Medical Group-Specialty Care PC	Last 4 digits of account number 2944	\$244.00
	Nonpriority Creditor's Name Hackensack Meridian Medical Group 1500 Allaire Avenue, Suite 201 Ocean, NJ 07712	When was the debt incurred?	
	Number Street City State Zip Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.	, , , , , , , , , , , , , , , , , , , ,	
	☐ Debtor 1 only	☐ Contingent	
	■ Debtor 2 only	☐ Unliquidated	
	☐ Debtor 1 and Debtor 2 only	■ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	Yes	by Debtor (Wife). Other acct. nos. XX05 and XX93. Claims were placed for collection with Simons Agency Inc.	
4.5 8	Meridian Medical Group-Specialty Care PC	Last 4 digits of account number 2944	\$0.00
	Nonpriority Creditor's Name Hackensack Meridian Medical Group 1200 Jumping Brook Road, Suite	When was the debt incurred?	
	201 Neptune, NJ 07753 Number Street City State Zip Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	☐ Debtor 1 only	☐ Contingent	
	■ Debtor 2 only	☐ Unliquidated	
	☐ Debtor 1 and Debtor 2 only	■ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	☐ Yes	Duplicate claim. Listed for informational and notice purposes only. Other acct. nos. XX05 and XX93.	

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	1 Michael Ramos 2 Daphne Y. Ramos	Case number (if known) 19-17748/KCF	
4.5 9	Meridian Medical Group-Specialty Care PC	Last 4 digits of account number 2944	\$0.00
	Nonpriority Creditor's Name Hackensack Meridian Medical Group 717 North Beers Street, Suite 1E Holmdel, NJ 07733	When was the debt incurred?	
	Number Street City State Zip Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	☐ Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	☐ Debtor 1 and Debtor 2 only	■ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt	\square Obligations arising out of a separation agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims	
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	☐ Yes	Duplicate claim. Listed for informational and notice purposes only. Other acct. nos. XX05 and XX93.	
4.6 0	Monmouth Hospital	Last 4 digits of account number XXXX	\$739.00
	Nonpriority Creditor's Name Monmouth Medical Center 300 2nd Avenue	When was the debt incurred?	
	Long Branch, NJ 07740 Number Street City State Zip Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.	, , , , , , , , , , , , , , , , , , , ,	
	Debtor 1 only	☐ Contingent	
	■ Debtor 2 only	☐ Unliquidated	
	☐ Debtor 1 and Debtor 2 only	Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	□Yes	■ Other. Specify For pre-petition medical charges incurred by Debtor (Wife).	

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	Michael Ramos Daphne Y. Ramos		_	Case number (if known)	19-17748/KCF	
	New Jersey E-ZPass	Last 4 digits of acco	ount number	7577		\$51.00
 	Nonpriority Creditor's Name New Jersey Customer Care Service Center P.O. Box 52002 Newark, NJ 07101-8202	When was the debt	incurred?	07/10/2018		
1	Number Street City State Zip Code Who incurred the debt? Check one.	As of the date you f	ile, the claim i	s: Check all that apply		
1	Debtor 1 only	☐ Contingent				
I	☐ Debtor 2 only	☐ Unliquidated				
	☐ Debtor 1 and Debtor 2 only	Disputed				
I	☐ At least one of the debtors and another	Type of NONPRIOR	ITY unsecure	d claim:		
I	☐ Check if this claim is for a community	☐ Student loans				
7	debt s the claim subject to offset?	Obligations arising report as priority clair		ration agreement or divorce	that you did not	
ı	No	Debts to pension	or profit-sharin	g plans, and other similar de	ebts	
[□Yes	_		sband). Claim was p vith Retrieval Master		
	New Jersey E-ZPass	Last 4 digits of acco	ount number	7577		\$0.00
\ I	Nonpriority Creditor's Name Violation Processing Center P.O. Box 52005	When was the debt	incurred?			
1	Newark, NJ 07101-8205 Number Street City State Zip Code Who incurred the debt? Check one.	As of the date you f	ile, the claim i	s: Check all that apply		
1	Debtor 1 only	☐ Contingent				
I	Debtor 2 only	☐ Unliquidated				
I	Debtor 1 and Debtor 2 only	Disputed				
I	At least one of the debtors and another	Type of NONPRIOR	ITY unsecure	d claim:		
	Check if this claim is for a community	Student loans				
7	debt s the claim subject to offset?	Obligations arising report as priority clair		ration agreement or divorce	that you did not	
	No			g plans, and other similar de	ebts	
	☐ Yes			laim. Listed for infor purposes only.	mational	

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ebtor 1 Michael Ramos ebtor 2 Daphne Y. Ramos	Case number (if known) 19-17748/KCF	
New Jersey E-ZPass	Last 4 digits of account number 7577	\$0.00
Nonpriority Creditor's Name Violations Processing Center P.O. Box 4971 Trenton, NJ 08650	When was the debt incurred?	
Number Street City State Zip Code	As of the date you file, the claim is: Check all that apply	
Who incurred the debt? Check one.	,	
Debtor 1 only	☐ Contingent	
Debtor 2 only	☐ Unliquidated	
☐ Debtor 1 and Debtor 2 only	Disputed	
☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
☐ Check if this claim is for a community	☐ Student loans	
debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
■ No	\square Debts to pension or profit-sharing plans, and other similar debts	
□Yes	■ Other. Specify Duplicate claim. Listed for informational and notice purposes only.	
New Jersey Motor Vehicle Commission	Last 4 digits of account number 4917	\$0.00
Nonpriority Creditor's Name Title Records Unit P.O. Box 155	When was the debt incurred?	
Trenton, NJ 08666		
Number Street City State Zip Code	As of the date you file, the claim is: Check all that apply	
Who incurred the debt? Check one.	Пол	
☐ Debtor 1 only	☐ Contingent	
■ Debtor 2 only	☐ Unliquidated	
Debtor 1 and Debtor 2 only	■ Disputed	
At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
☐ Check if this claim is for a community debt	☐ Student loans	
Is the claim subject to offset?	\square Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	Listed for informational and notice purposes only relating to the legal matter entitled: "Cathaya International LLC, et al. v. Champion Autohaus LLC, et al.," Docket	
☐ Yes	Other. Specify No. C-000149-17.	

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	Daphne Y. Ramos	Case number (if known) 19-17748/KCF	
4.6	New Jersey Motor Vehicle Commission Nonpriority Creditor's Name P.O. Box 017	Last 4 digits of account number 4917 When was the debt incurred?	\$0.00
	Trenton, NJ 08666 Number Street City State Zip Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	☐ Debtor 1 and Debtor 2 only	Disputed	
	\square At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community debt	☐ Student loans ☐ Obligations arising out of a separation agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims	
	■ No □ Yes	□ Debts to pension or profit-sharing plans, and other similar debts □ Duplicate claim. Listed for informational and notice purposes only.	
4.6 6	New Jersey Motor Vehicle Commission	Last 4 digits of account number 4917	\$0.00
	Nonpriority Creditor's Name 225 East State Street Trenton, NJ 08666	When was the debt incurred?	
	Number Street City State Zip Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.		
	Debtor 1 only	☐ Contingent ☐ Unliquidated	
	Debtor 2 only	<u> </u>	
	Debtor 1 and Debtor 2 only	■ Disputed Type of NONPRIORITY unsecured claim:	
	☐ At least one of the debtors and another☐ Check if this claim is for a community	Student loans	
	debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	Yes	■ Other. Specify and notice purposes only.	
4.6	Nordstrom	Last 4 digits of account number 3329	\$0.00
	Nonpriority Creditor's Name 13531 East Caley Avenue Englewood, CO 80111	When was the debt incurred? 11/24/2013	
	Number Street City State Zip Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	☐ Debtor 1 and Debtor 2 only	Disputed	
	\square At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community debt	☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims	
	No	Debts to pension or profit-sharing plans, and other similar debts	
	Yes	For charges incurred with the Nordstrom charge card. Claim was charged off march 2018.	

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Michael Ramos Daphne Y. Ramos	Case number (if known) 19-17748/KCF	
Nordstrom	Last 4 digits of account number 3329	\$0
Nonpriority Creditor's Name P.O. Box 6555 Englewood, CO 80155	When was the debt incurred?	
Number Street City State Zip Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
Debtor 1 only	☐ Contingent	
■ Debtor 2 only	☐ Unliquidated	
Debtor 1 and Debtor 2 only	Disputed	
☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
☐ Check if this claim is for a community	☐ Student loans	
debt Is the claim subject to offset?	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
No	☐ Debts to pension or profit-sharing plans, and other similar debts	
Yes	■ Other. Specify and notice purposes only.	
Nordstrom	Last 4 digits of account number 3329	\$
Nonpriority Creditor's Name P.O. Box 6566 Englewood, CO 80155	When was the debt incurred?	
Number Street City State Zip Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
☐ Debtor 1 only	☐ Contingent	
■ Debtor 2 only	☐ Unliquidated	
☐ Debtor 1 and Debtor 2 only	Disputed	
☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
☐ Check if this claim is for a community	☐ Student loans	
debt Is the claim subject to offset?	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
No	\square Debts to pension or profit-sharing plans, and other similar debts	
Yes	Duplicate claim. Listed for informational and notice purposes only.	

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Daphne Y. Ramos	Case number (if known) 19-17748/KCF	
Norris McLaughlin, P.A.	Last 4 digits of account number 4917	\$0.00
Nonpriority Creditor's Name ATTN.: Nicholas Duston, Esq. 400 Crossing Boulevard, 8th Fl. Bridgewater, NJ 08807	When was the debt incurred?	
Number Street City State Zip Code	As of the date you file, the claim is: Check all that apply	
Who incurred the debt? Check one.		
Debtor 1 only	☐ Contingent	
Debtor 2 only	☐ Unliquidated	
Debtor 1 and Debtor 2 only	Disputed	
☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
Check if this claim is for a community	☐ Student loans	
debt Is the claim subject to offset?	 Obligations arising out of a separation agreement or divorce that you did not report as priority claims 	
■ No	\square Debts to pension or profit-sharing plans, and other similar debts	
□Yes	purposes only relating to the legal matter entitled: "Cathaya International LLC, et al. v. Champion Autohaus LLC, et al.," Docket No. C-000149-17.	
Oakland Trading International LLC	Last 4 digits of account number 4917	\$0.0
Nonpriority Creditor's Name c/o Aaron Wang 133-05 32nd Avenue	Last 4 digits of account number 4917 When was the debt incurred?	\$0.0
Nonpriority Creditor's Name c/o Aaron Wang		\$0.0
Nonpriority Creditor's Name c/o Aaron Wang 133-05 32nd Avenue Flushing, NY 11354 Number Street City State Zip Code	When was the debt incurred?	\$0.00
Nonpriority Creditor's Name c/o Aaron Wang 133-05 32nd Avenue Flushing, NY 11354 Number Street City State Zip Code Who incurred the debt? Check one.	When was the debt incurred? As of the date you file, the claim is: Check all that apply	\$0.0
Nonpriority Creditor's Name c/o Aaron Wang 133-05 32nd Avenue Flushing, NY 11354 Number Street City State Zip Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only	When was the debt incurred? As of the date you file, the claim is: Check all that apply Contingent Unliquidated	\$0.00
Nonpriority Creditor's Name c/o Aaron Wang 133-05 32nd Avenue Flushing, NY 11354 Number Street City State Zip Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only	When was the debt incurred? As of the date you file, the claim is: Check all that apply Contingent	\$0.0
Nonpriority Creditor's Name c/o Aaron Wang 133-05 32nd Avenue Flushing, NY 11354 Number Street City State Zip Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another	When was the debt incurred? As of the date you file, the claim is: Check all that apply Contingent Unliquidated Disputed	\$0.0
Nonpriority Creditor's Name c/o Aaron Wang 133-05 32nd Avenue Flushing, NY 11354 Number Street City State Zip Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only	When was the debt incurred? As of the date you file, the claim is: Check all that apply Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim:	\$0.00
Nonpriority Creditor's Name c/o Aaron Wang 133-05 32nd Avenue Flushing, NY 11354 Number Street City State Zip Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim is for a community debt	When was the debt incurred? As of the date you file, the claim is: Check all that apply Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not	\$0.0

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	Michael Ramos Daphne Y. Ramos	Case number (if known) 19-17748/KCF	
4.7	Office Of The Attorney General	Last 4 digits of account number 4917	\$0.00
	Nonpriority Creditor's Name ATTN: Gurbir S. Grewal RJ Hughes Justice Complex 25 Market Street, P.O. Box 080 Trenton, NJ 08625	When was the debt incurred?	
	Number Street City State Zip Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one. ☐ Debtor 1 only	□ Occasion conta	
	_ '	☐ Contingent ☐ Unliquidated	
	Debtor 2 only		
	Debtor 1 and Debtor 2 only	Disputed	
	At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community debt	☐ Student loans ☐ Obligations arising out of a separation agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims	
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	Yes	entitled: "Cathaya International LLC, et al. v. Champion Autohaus LLC, et al.," Docket No. C-000149-17.	
4.7	PNC Bank	Last 4 digits of account number 2674	\$0.00
	Nonpriority Creditor's Name P.O. Box 3180 Pittsburgh, PA 15230	When was the debt incurred? 03/31/2017	
	Number Street City State Zip Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	Debtor 1 only	☐ Contingent	
	☐ Debtor 2 only	☐ Unliquidated	
	☐ Debtor 1 and Debtor 2 only	■ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community debt	☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims	
	No	Debts to pension or profit-sharing plans, and other similar debts	
	□Yes	For a deficiency balance allegedly incurred by Debtor on a fraudulent claim to finance a 2014 BMW X5. Claim was charged off December 2017.	

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	Michael Ramos Daphne Y. Ramos	Case number (if known) 19-17748/KCF	
4.7			
4.7	PNC Bank Nonpriority Creditor's Name P5-PCLC-A1-N 2730 Liberty Avenue	Last 4 digits of account number When was the debt incurred?	\$0.00
	Pittsburgh, PA 15222-4746 Number Street City State Zip Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	■ Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	☐ Debtor 1 and Debtor 2 only	■ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	\square Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	\square Debts to pension or profit-sharing plans, and other similar debts	
	Yes	■ Other. Specify Duplicate claim. Listed for informational and notice purposes only.	
4.7 5	PNC Bank	Last 4 digits of account number 2674	\$0.00
	Nonpriority Creditor's Name 1 Financial Parkway Kalamazoo, MI 49009	When was the debt incurred?	
-	Number Street City State Zip Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	■ Debtor 1 only	☐ Contingent	
	☐ Debtor 2 only	☐ Unliquidated	
	☐ Debtor 1 and Debtor 2 only	■ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community debt	☐ Student loans	
	Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	lacksquare Debts to pension or profit-sharing plans, and other similar debts	
	Yes	■ Other. Specify Other. Specify and notice purposes only.	
4.7 6	Quest Diagnostics, Inc.	Last 4 digits of account number XXXX	\$552.00
	Nonpriority Creditor's Name 3 Giralda Farms Madison, NJ 07940	When was the debt incurred?	
-	Number Street City State Zip Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	Debtor 1 only	☐ Contingent	
	■ Debtor 2 only	☐ Unliquidated	
	☐ Debtor 1 and Debtor 2 only	■ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	Dobligations arising out of a separation agreement or divorce that you did not report as priority claims	
	No	□ Debts to pension or profit-sharing plans, and other similar debts	
	□ Yes	For pre-petition laboratory charges incurred by Debtor (Wife).	

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or 2 Daphne Y. Ramos	Case number (if known) 19-17748/KCF	
Quest Diagnostics, Inc.	Last 4 digits of account number XXXX	\$0.00
Nonpriority Creditor's Name P.O. Box 740985 Cincinnati, OH 45274-0985	When was the debt incurred?	
Number Street City State Zip Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
Debtor 1 only	☐ Contingent	
■ Debtor 2 only	☐ Unliquidated	
☐ Debtor 1 and Debtor 2 only	Disputed	
☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
☐ Check if this claim is for a community	☐ Student loans	
debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
☐ Yes	Other. Specify Duplicate claim. Listed for informational and notice purposes only.	
Retrieval-Masters Creditors Bureau,	Last 4 digits of account number 1881	\$0.00
Inc. Nonpriority Creditor's Name	Last 4 digits of account number 1881	\$0.00
4 Westchester Plaza, Suite 110 Elmsford, NY 10523	When was the debt incurred?	
Number Street City State Zip Code	As of the date you file, the claim is: Check all that apply	
Who incurred the debt? Check one.		
Debtor 1 only	Contingent	
☐ Debtor 2 only	Unliquidated	
☐ Debtor 1 and Debtor 2 only	Disputed	
At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
☐ Check if this claim is for a community debt	☐ Student loans	
Is the claim subject to offset?	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
□Yes	For collection efforts on behalf of NJ E-Z Pass for tolls charges incurred by Debtor (Husband) (acct. no. ending in 7577).	
Retrieval-Masters Creditors Bureau,		
Inc.	Last 4 digits of account number 1881	\$0.00
Nonpriority Creditor's Name P.O. Box 1235 Elmsford, NY 10523-0935	When was the debt incurred?	
Number Street City State Zip Code	As of the date you file, the claim is: Check all that apply	
Who incurred the debt? Check one.		
■ Debtor 1 only	☐ Contingent	
☐ Debtor 2 only	☐ Unliquidated	
☐ Debtor 1 and Debtor 2 only	Disputed	
☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
☐ Check if this claim is for a community	☐ Student loans	
debt Is the claim subject to offset?	\square Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
■ No	\square Debts to pension or profit-sharing plans, and other similar debts	
Yes	Duplicate claim. Listed for informational and notice purposes only.	

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Daphne Y. Ramos	Case number (if known) 19-17748/KCF	
Retrieval-Masters Creditors Bureau, Inc.	Last 4 digits of account number 1881	
Nonpriority Creditor's Name P.O. Box 1235 Elmsford, NY 10523-0935	When was the debt incurred?	
Number Street City State Zip Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
■ Debtor 1 only	☐ Contingent	
Debtor 2 only	☐ Unliquidated	
☐ Debtor 1 and Debtor 2 only	Disputed	
☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
☐ Check if this claim is for a community	☐ Student loans	
debt Is the claim subject to offset?	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
■ No	\square Debts to pension or profit-sharing plans, and other similar debts	
Yes	■ Other. Specify Duplicate claim. Listed for informational and notice purposes only.	
Robertson, Anschutz & Schneid, PL	Last 4 digits of account number 4917	
Nonpriority Creditor's Name ATTN.: Walter Gouldsbury, Esq. 133 Gaither Drive, Suite F Mount Laurel, NJ 08054	When was the debt incurred?	
Number Street City State Zip Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
☐ Debtor 1 only	☐ Contingent	
■ Debtor 2 only	☐ Unliquidated	
☐ Debtor 1 and Debtor 2 only	Disputed	
☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
☐ Check if this claim is for a community	☐ Student loans	
debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
No	☐ Debts to pension or profit-sharing plans, and other similar debts	
c	Listed for informational and notice purposes only relating to the legal matter entitled: "Cathaya International LLC, et al.	
☐ Yes	v. Champion Autohaus LLC, et al.," Docket Other Specify No. C-000149-17.	

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Debtor 2 Daphne Y. Ramos	Case number (if known) 19-17748/KCF	
Rubin & Rothman, LLC	Last 4 digits of account number 4662	\$0.00
Nonpriority Creditor's Name 1787 Veterans Highway, Suite 32 P.O. Box 9003 Islandia, NY 11749	When was the debt incurred?	
Number Street City State Zip Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
Debtor 1 only	☐ Contingent	
Debtor 2 only	☐ Unliquidated	
☐ Debtor 1 and Debtor 2 only	■ Disputed	
☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
☐ Check if this claim is for a community	☐ Student loans	
debt Is the claim subject to offset?	\square Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
☐ Yes	"Toyota Motor Credit Corp. v. Michael Ramos," Docket No. DC-013123-18 ■ Other. Specify VJ-003027-19.	
Rubin & Rothman, LLC	Last 4 digits of account number 4662	\$0.00
Nonpriority Creditor's Name 190 North Avenue East P.O. Box 8 Cranford, NJ 07016	When was the debt incurred?	
Number Street City State Zip Code	As of the date you file, the claim is: Check all that apply	
Who incurred the debt? Check one.		
Debtor 1 only	Contingent	
Debtor 2 only	☐ Unliquidated	
Debtor 1 and Debtor 2 only	Disputed	
☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
☐ Check if this claim is for a community	Student loans	
debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
No	\square Debts to pension or profit-sharing plans, and other similar debts	
Yes	■ Other. Specify Duplicate claim. Listed for informational and notice purposes only.	

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Debt Debt	or 1 Michael Ramos or 2 Daphne Y. Ramos	Case number (if known) 19-17748/KCF	
4.8 4	Santander Bank, N.A.	Last 4 digits of account number XXXX	\$565.00
	Nonpriority Creditor's Name MA1-MB3 01-09 P.O. Box 841002 Boston, MA 02284	When was the debt incurred?	
	Number Street City State Zip Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	■ Debtor 1 and Debtor 2 only	Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	Yes	■ Other Specify Debtors.	
4.8 5	Santander Bank, N.A.	Last 4 digits of account number XXXX	\$0.00
	Nonpriority Creditor's Name Mail Code: 10-421-CN2 P.O. Box 12646 Reading, PA 19612-2646	When was the debt incurred?	
	Number Street City State Zip Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	■ Debtor 1 and Debtor 2 only	Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	Student loans	
	debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	Debts to pension or profit-sharing plans, and other similar debts	
	Yes	Duplicate claim. Listed for informational and notice purposes only.	

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ebtor 2 Daphne Y. Ramos	Case number (if known) 19-17748/KCF	
8 Santander Bank, N.A.	Last 4 digits of account number XXXX	\$0.00
Nonpriority Creditor's Name Mail Code: RI1 EPV 02-23	When was the debt incurred?	****
One Sovereign Way East Providence, RI 02915		
Number Street City State Zip Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
Debtor 1 only	☐ Contingent	
Debtor 2 only	☐ Unliquidated	
■ Debtor 1 and Debtor 2 only	Disputed	
☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
☐ Check if this claim is for a community	☐ Student loans	
debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
No	☐ Debts to pension or profit-sharing plans, and other similar debts	
■ No	Duplicate claim. Listed for informational and notice purposes only.	
L res	and notice purposes only.	
Savit Collection Agency	Last 4 digits of account number 0696	\$0.00
Nonpriority Creditor's Name P.O. Box 250	When was the debt incurred? 10/12/2018	
East Brunswick, NJ 08816-0250 Number Street City State Zip Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
Debtor 1 only	☐ Contingent	
■ Debtor 2 only	☐ Unliquidated	
☐ Debtor 1 and Debtor 2 only	■ Disputed	
☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
☐ Check if this claim is for a community	☐ Student loans	
debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
_ No	For collection efforts on behalf of Jersey Shore Anesthesiology Associates for	
Yes	pre-petition medical charge incurred by Debtor (Wife).	
Savit Collection Agency	Last 4 digits of account number 0696	\$0.0
Nonpriority Creditor's Name 46 West Ferris Street East Brunswick, NJ 08816	When was the debt incurred?	
Number Street City State Zip Code	As of the date you file, the claim is: Check all that apply	
Who incurred the debt? Check one.	_	
☐ Debtor 1 only	Contingent	
Debtor 2 only	☐ Unliquidated	
☐ Debtor 1 and Debtor 2 only	Disputed	
\square At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
☐ Check if this claim is for a community	☐ Student loans	
debt Is the claim subject to offset?	\square Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
No	\square Debts to pension or profit-sharing plans, and other similar debts	
☐ Yes	Duplicate claim. Listed for informational and notice purposes only.	

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	Michael Ramos					
Debtor 2	Daphne Y. Ramos		(Case number (if known)	19-17748/KCF	
9	Seahorse Pediatrics LLC	Last 4 digits of accou	nt number	2F01		\$320.00
;	Nonpriority Creditor's Name Shabnam Maghsood, MD 142 Route 35, Suite 105 Eatontown, NJ 07724	When was the debt in	curred?	09/12/2017		
	Number Street City State Zip Code	As of the date you file	, the claim i	s: Check all that apply		
	Who incurred the debt? Check one.					
l	Debtor 1 only	☐ Contingent				
I	Debtor 2 only	☐ Unliquidated				
ı	Debtor 1 and Debtor 2 only	■ Disputed				
ı	☐ At least one of the debtors and another	Type of NONPRIORITY	Y unsecured	claim:		
ı	☐ Check if this claim is for a community	☐ Student loans				
	debt s the claim subject to offset?	Obligations arising of report as priority claims		ration agreement or divorce	that you did not	
I	No	Debts to pension or	profit-sharing	g plans, and other similar de	ebts	
I	□Yes	■ Other. Specify by	or pre-pet Debtor (tion medical charge Wife) for minor son.	s incurred	
	Simons Agency, Inc.	Last 4 digits of accou	nt number	9966		\$0.00
	Nonpriority Creditor's Name 4963 Wintersweet Drive Liverpool, NY 13088	When was the debt in	curred?	09/14/2018		
1	Number Street City State Zip Code Who incurred the debt? Check one.	As of the date you file	, the claim i	s: Check all that apply		
ı	Debtor 1 only	☐ Contingent				
ı	Debtor 2 only	☐ Unliquidated				
ı	☐ Debtor 1 and Debtor 2 only	Disputed				
	☐ At least one of the debtors and another	Type of NONPRIORITY	Y unsecured	claim:		
	☐ Check if this claim is for a community	☐ Student loans				
(debt s the claim subject to offset?	Obligations arising or report as priority claims		ration agreement or divorce	that you did not	
İ	No	Debts to pension or	profit-sharing	g plans, and other similar de	ebts	
ı	□ Yes	_ Me	edical Gro edical cha	on efforts on behalf oup Faculty for pre-parges incurred by De nos. 2944, XX05 and	etition ebtor (Wife).	

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Michael Ramos Daphne Y. Ramos	Case number (if known) 19-17748/KCF	
Simons Agency, Inc.	Last 4 digits of account number 9966	\$0
Nonpriority Creditor's Name 436 Main Street, Suite# 263 Spotswood, NJ 08884	When was the debt incurred?	
Number Street City State Zip Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
Debtor 1 only	☐ Contingent	
■ Debtor 2 only	☐ Unliquidated	
☐ Debtor 1 and Debtor 2 only	Disputed	
☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
☐ Check if this claim is for a community	☐ Student loans	
debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
No	☐ Debts to pension or profit-sharing plans, and other similar debts	
☐ Yes Simons Agency, Inc.	Other. Specify 2944, XX05 and XX93. Last 4 digits of account number 9966	\$ (
Nonpriority Creditor's Name 3713 Brewerton Road, Suite 1 Syracuse, NY 13212	When was the debt incurred?	<u>_</u>
Number Street City State Zip Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
☐ Debtor 1 only	☐ Contingent	
■ Debtor 2 only	☐ Unliquidated	
Debtor 1 and Debtor 2 only	Disputed	
☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
☐ Check if this claim is for a community	☐ Student loans	
debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
□Yes	Duplicate claim. Listed for informational and notice purposes only. Other acct. nos. 2944, XX05 and XX93.	

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Debtor 1 Michael Ramos Debtor 2 Daphne Y. Ramos	Case number (if known) 19-17748/KCF	
SunPower Capital, LLC	Last 4 digits of account number 6001	\$19,148.00
Nonpriority Creditor's Name ATTN: SunPower Financing 2900 Esperanza Crossing, 2nd Fl. Austin, TX 78758	When was the debt incurred? 07/13/2017	
Number Street City State Zip Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
☐ Debtor 1 only	☐ Contingent	
Debtor 2 only	☐ Unliquidated	
☐ Debtor 1 and Debtor 2 only	Disputed	
☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
☐ Check if this claim is for a community	☐ Student loans	
debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
9 0 0 0 11 11 0	■ Other. Specify	
SunPower Capital, LLC	Last 4 digits of account number 6001	\$0.00
Nonpriority Creditor's Name P.O. Box 844863 Los Angeles, CA 90084-4863	When was the debt incurred?	
Number Street City State Zip Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
☐ Debtor 1 only	☐ Contingent	
Debtor 2 only	☐ Unliquidated	
☐ Debtor 1 and Debtor 2 only	■ Disputed	
☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
\square Check if this claim is for a community debt	☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not	
Is the claim subject to offset?	report as priority claims	
■ No	Debts to pension or profit-sharing plans, and other similar debts	
Yes	■ Other. Specify and notice purposes only.	

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r 1 Michael Ramos r 2 Daphne Y. Ramos		Case number (if known)	19-17748/KCF	
SW Credit Systems, Inc.	Last 4 digits of account number	6830		\$0
Nonpriority Creditor's Name Southwest Credit Systems 4120 International, Suite 100 Carrollton, TX 75007	When was the debt incurred?	10/15/2018		
Number Street City State Zip Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply		
Debtor 1 only	☐ Contingent			
	☐ Unliquidated			
Debtor 2 only	<u> </u>			
Debtor 1 and Debtor 2 only	■ Disputed Type of NONPRIORITY unsecure	d claim:		
At least one of the debtors and another	Student loans	u Ciaiii.		
☐ Check if this claim is for a community debt	☐ Obligations arising out of a sepa	eration agreement or divorce	that you did not	
Is the claim subject to offset?	report as priority claims	aration agreement of divorce	that you did not	
■ No	Debts to pension or profit-sharing	ng plans, and other similar de	ebts	
TD Auto Finance, LLC	Other. Specify Debtor.	3377		\$
Nonpriority Creditor's Name	Last 4 digits of account number			Ψ
P.O. Box 9223	When was the debt incurred?	05/26/2017		
Farmington Hills, MI 48333-9223 Number Street City State Zip Code	As of the date you file, the claim	is: Chack all that apply		
Who incurred the debt? Check one.	As of the date you me, the claim	із. Спеск ан шат арріу		
☐ Debtor 1 only	☐ Contingent			
■ Debtor 2 only	☐ Unliquidated			
Debtor 1 and Debtor 2 only	Disputed			
☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:		
☐ Check if this claim is for a community	☐ Student loans			
debt	Obligations arising out of a sepa	aration agreement or divorce	that you did not	
Is the claim subject to offset? ■ No	report as priority claims Debts to pension or profit-sharir	on plans, and other similar do	ahte	
■ NO	, ,	· ·		
□Yes	by Debtor	iency balance allege on a fraudulent claim edes Benz GLS. Clair f December 2017.	to finance a	

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r 1 Michael Ramos r 2 Daphne Y. Ramos	Case number (if known) 19-17748/KCF	
TD Auto Finance, LLC	Last 4 digits of account number 3377	\$0.
Nonpriority Creditor's Name 2777 Franklin Road Farmington Hills, MI 48334	When was the debt incurred?	
Number Street City State Zip Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
Debtor 1 only	☐ Contingent	
■ Debtor 2 only	☐ Unliquidated	
☐ Debtor 1 and Debtor 2 only	■ Disputed	
☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
☐ Check if this claim is for a community	☐ Student loans	
debt Is the claim subject to offset?	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
Yes	Other. Specify Other. Specify Other. Specify Other. Specify Other. Specify	
TD Auto Finance, LLC	Last 4 digits of account number 3377	\$0
Nonpriority Creditor's Name ATTN: Customer Resolution Dept. P.O. Box 9226	When was the debt incurred?	
Farmington, MI 48333-9226 Number Street City State Zip Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
☐ Debtor 1 only	☐ Contingent	
■ Debtor 2 only	☐ Unliquidated	
Debtor 1 and Debtor 2 only	■ Disputed	
☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
☐ Check if this claim is for a community	☐ Student loans	
debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
Yes	Duplicate claim. Listed for informational and notice purposes only.	

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	Michael Ramos Daphne Y. Ramos	Case number (if known) 19-17748/KCF		
· 1	Toyota Motor Credit Corporation	Last 4 digits of account number T381	\$0.00	
5	Nonpriority Creditor's Name 5005 N. River Boulevard NE Cedar Rapids, IA 52411-6634	When was the debt incurred? 04/19/2017		
1	Number Street City State Zip Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply		
I	Debtor 1 only	☐ Contingent		
[Debtor 2 only	☐ Unliquidated		
[☐ Debtor 1 and Debtor 2 only	■ Disputed		
[☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:		
[☐ Check if this claim is for a community	☐ Student loans		
c	debt s the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims		
I	No	Debts to pension or profit-sharing plans, and other similar debts		
I	□ Yes	For a deficiency balance allegedly incurred by Debtor on a fraudulent claim to lease a 2017 Lexus RC 350. Claim is subject of a judgment obtained in the legal matter entitled: "TMCC v. Michael Ramos," Docket No. DC-013123-18 VJ-003027-19.		
4.1	Toyota Motor Credit Corporation	Last 4 digits of account number T381	\$0.00	
	Nonpriority Creditor's Name Bankruptcy Department	When was the debt incurred?		
1	P.O. Box 8026 Cedar Rapids, IA 52409-8026 Number Street City State Zip Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply		
ı	Debtor 1 only	☐ Contingent		
[Debtor 2 only	☐ Unliquidated		
[☐ Debtor 1 and Debtor 2 only	Disputed		
[\square At least one of the debtors and another	Type of NONPRIORITY unsecured claim:		
c	☐ Check if this claim is for a community	☐ Student loans ☐ Obligations arising out of a separation agreement or divorce that you did not		
	s the claim subject to offset?	report as priority claims		
	No	Debts to pension or profit-sharing plans, and other similar debts		
[☐ Yes	Duplicate claim. Listed for informational Other. Specify and notice purposes only.		

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	or 2 Daphne Y. Ramos	Case number (if known) 19-17748/KCF	
4.1	Toyota Motor Credit Corporation	Last 4 digits of account number T381	\$0.00
01	Nonpriority Creditor's Name 19001 South Western Avenue,	Last 4 digits of account number 1381 When was the debt incurred?	\$0.00
	WF22 Torrance, CA 90501		
	Number Street City State Zip Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.	☐ Contingent	
	■ Debtor 1 only	☐ Unliquidated	
	Debtor 2 only		
	☐ Debtor 1 and Debtor 2 only	■ Disputed Type of NONPRIORITY unsecured claim:	
	☐ At least one of the debtors and another	Student loans	
	☐ Check if this claim is for a community debt	☐ Obligations arising out of a separation agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims	
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
		_ Duplicate claim. Listed for informational	
	Yes	Other Specify and notice purposes only.	
4.1	US Bank	Last 4 digits of account number 2208	\$0.00
02	Nonpriority Creditor's Name	Last 4 digits of account number	Ψ0.00
	P.O. Box 3447	When was the debt incurred? 04/19/2017	
	Oshkosh, WI 54903	As of the date vary file, the plains in Check all that apply	
	Number Street City State Zip Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	■ Debtor 1 only	☐ Contingent	
	′	☐ Unliquidated	
	Debtor 2 only	■ Disputed	
	☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	<u> </u>	□ Student loans	
	☐ Check if this claim is for a community debt	☐ Obligations arising out of a separation agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims	
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
		For a deficiency balance allegedly incurred by Debtor on a fraudulent claim to lease a 2017 Jeep Grand Cherokee. Claim was	
	Yes	Other. Specify charged off December 2017.	
4.1	US Bank	Last 4 digits of account number 2208	\$0.00
03	Nonpriority Creditor's Name	Last 4 digits of account number	Ψ0.00
	205 West 4th Street, Suite 700 Cincinnati, OH 45202	When was the debt incurred?	
	Number Street City State Zip Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.	По и	
	Debtor 1 only	☐ Contingent	
	Debtor 2 only	Unliquidated	
	Debtor 1 and Debtor 2 only	Disputed	
	At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	Dobligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	110	_ Duplicate claim. Listed for informational	
	Yes	Other. Specify and notice purposes only.	

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	Daphne Y. Ramos		Case number (if known)	19-17748/KCF	
4.1 04	Verizon	Last 4 digits of account number	2519		\$821.00
04	Nonpriority Creditor's Name P.O. Box 650584	When was the debt incurred?	09/01/2016		· · · · · · · · · · · · · · · · · · ·
	Dallas, TX 75265 Number Street City State Zip Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply		
	■ Debtor 1 only	☐ Contingent			
	Debtor 2 only	☐ Unliquidated			
	Debtor 1 and Debtor 2 only	□ Disputed			
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:		
	☐ Check if this claim is for a community	☐ Student loans			
	debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	aration agreement or divorce	that you did not	
	■ No	Debts to pension or profit-sharing	ng plans, and other similar de	ebts	
	□Yes		ue residential phone/ curred by Debtor. Cla collection with IC Sy	aim was	
4.1 05	Verizon	Last 4 digits of account number	2519		\$0.00
00]	Nonpriority Creditor's Name Attn: Billing Office 236 E. Town Street #170	When was the debt incurred?			
	Columbus, OH 43215-4633 Number Street City State Zip Code	As of the date you file, the claim	is: Check all that apply		
	Who incurred the debt? Check one.				
	Debtor 1 only	Contingent			
	Debtor 2 only	☐ Unliquidated			
	Debtor 1 and Debtor 2 only	Disputed	d alaba.		
	At least one of the debtors and another	Type of NONPRIORITY unsecure ☐ Student loans	a ciaim:		
	☐ Check if this claim is for a community debt	☐ Obligations arising out of a sepa	aration agreement or divorce	that you did not	
	Is the claim subject to offset?	report as priority claims		, ,	
	■ No	☐ Debts to pension or profit-sharing	ng plans, and other similar de	ebts	
	☐ Yes	■ Other. Specify Duplicate of and notice	claim. Listed for infor purposes only.	rmational	
4.1 06	Verizon	Last 4 digits of account number	2519		\$0.00
	Nonpriority Creditor's Name 500 Technology Drive, Suite 550 Weldon Springs, MO 63304	When was the debt incurred?			
	Number Street City State Zip Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply		
	■ Debtor 1 only	☐ Contingent			
	☐ Debtor 2 only	☐ Unliquidated			
	Debtor 1 and Debtor 2 only	Disputed			
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:		
	☐ Check if this claim is for a community	☐ Student loans			
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	aration agreement or divorce	that you did not	
	■ No	Debts to pension or profit-sharing	ng plans, and other similar de	ebts	
	□ Yes	_ Duplicate of	claim. Listed for infor purposes only.		

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btor 1 Michael Ramos btor 2 Daphne Y. Ramos		Case number (if known) 19-17748/K0	CF
Weiner Law Group LLC	Last 4 digits of account number	459A	\$0.00
Nonpriority Creditor's Name ATTN: Ronald A. Berutti, Esq. 629 Parsippany Road P.O. Box 0438	When was the debt incurred?		
Parsippany, NJ 07054 Number Street City State Zip Code	As of the date you file, the claim	is: Check all that apply	
Who incurred the debt? Check one. Debtor 1 only	☐ Contingent		
Debtor 2 only	☐ Unliquidated		
☐ Debtor 1 and Debtor 2 only	■ Disputed		
☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
☐ Check if this claim is for a community	☐ Student loans		
debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
■ No	Debts to pension or profit-sharing plans, and other similar debts		
☐ Yes		Cathaya International LLC, et al. on Autohaus LLC, et al.," Docket 49-17.	
Wells Fargo Bank	Last 4 digits of account number	9235	\$0.00
Nonpriority Creditor's Name P.O. Box 14517 Des Moines, IA 50306	When was the debt incurred?	09/03/2017	
Number Street City State Zip Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
☐ Debtor 1 only	☐ Contingent		
Debtor 2 only	☐ Unliquidated		
Debtor 1 and Debtor 2 only	Disputed		
☐ At least one of the debtors and another	Type of NONPRIORITY unsecure		
☐ Check if this claim is for a community	☐ Student loans		
debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims		
■ No	☐ Debts to pension or profit-sharir	ng plans, and other similar debts	
☐ Yes		s incurred with the Wells Fargo ge card. Claim was charged off	

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	or 2 Daphne Y. Ramos	Case number (if known) 19-17748/KCF							
4.1	Wells Fargo Bank	Last 4 digits of account number 9235	\$0.00						
09	Nonpriority Creditor's Name Credit Bureau Disputes B6955 019 PO Box 31557	When was the debt incurred?	Ψ0.00						
	Billings, MT 59107 Number Street City State Zip Code	As of the date you file, the claim is: Check all that apply							
	Who incurred the debt? Check one.								
	Debtor 1 only	Debtor 1 only							
	■ Debtor 2 only	■ Debtor 2 only □ Unliquidated							
	☐ Debtor 1 and Debtor 2 only	Disputed							
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:							
	☐ Check if this claim is for a community	☐ Student loans							
	debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims							
	■ No	Debts to pension or profit-sharing plans, and other similar debts							
	☐ Yes	■ Other. Specify Duplicate claim. Listed for informational and notice purposes only.							
4.1 10	Wells Fargo Bank	Last 4 digits of account number 9235	\$0.00						
10	Nonpriority Creditor's Name P.O. Box 94435	When was the debt incurred?							
	Albuquerque, NM 87199 Number Street City State Zip Code	As of the date you file, the claim is: Check all that apply							
	Who incurred the debt? Check one.	П							
	Debtor 1 only	Contingent							
	Debtor 2 only	Unliquidated							
	Debtor 1 and Debtor 2 only	■ Disputed							
	At least one of the debtors and another	Type of NONPRIORITY unsecured claim:							
	☐ Check if this claim is for a community debt	☐ Student loans							
	Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims							
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts							
	□ Yes	Other. Specify Duplicate claim. Listed for informational and notice purposes only.							
4.1 11	Wells Fargo Bank	Last 4 digits of account number 2642	\$133.00						
	Nonpriority Creditor's Name Writs & Levies Processing 101 North Independence Mall East MAC Code Y1372-039	When was the debt incurred?							
	Philadelphia, PA 19106 Number Street City State Zip Code	As of the date you file, the claim is: Check all that apply							
	Who incurred the debt? Check one.								
	Debtor 1 only	☐ Contingent							
	Debtor 2 only	☐ Unliquidated							
	☐ Debtor 1 and Debtor 2 only	■ Disputed							
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:							
	☐ Check if this claim is for a community	☐ Student loans							
	debt Is the claim subject to offset?	\square Obligations arising out of a separation agreement or divorce that you did not report as priority claims							
	■ No	Debts to pension or profit-sharing plans, and other similar debts							
	☐ Yes	For pre-petition overdrafts on a Wells Fargo Bank checking account incurred by Debtor.							

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	1 Michael Ramos 2 Daphne Y. Ramos	Case number (if known) 19-17748/KCF				
	- Dupline 1. Rumos					
	Wells Fargo Bank	Last 4 digits of account number 2642	\$0.00			
	Nonpriority Creditor's Name Legal Order Processing D1111-01A P.O. Box 1416	When was the debt incurred?				
	Charlotte, NC 28262	-				
	Number Street City State Zip Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply				
	■ Debtor 1 only	☐ Contingent				
	Debtor 2 only	☐ Unliquidated				
	Debtor 1 and Debtor 2 only	■ Disputed				
	At least one of the debtors and another	Type of NONPRIORITY unsecured claim:				
	☐ Check if this claim is for a community	☐ Student loans				
	debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims				
	■ No	\square Debts to pension or profit-sharing plans, and other similar debts				
	☐ Yes ☐ Duplicate claim. Listed for informational and notice purposes only.					
4.1	Wells Fargo Bank	Last 4 digits of account number 2642	\$0.00			
	Nonpriority Creditor's Name P.O. Box 94435	When was the debt incurred?				
-	Albuquerque, NM 87199 Number Street City State Zip Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply				
	■ Debtor 1 only	☐ Contingent				
	Debtor 2 only	☐ Unliquidated				
	Debtor 1 and Debtor 2 only	■ Disputed				
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:				
	☐ Check if this claim is for a community	☐ Student loans				
	debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims				
	■ No	\square Debts to pension or profit-sharing plans, and other similar debts				
	Yes	Duplicate claim. Listed for informational and notice purposes only.				

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	Michael Ramos Daphne Y. Ramos	Case number (if known) 19-17748/KCF	
	Wells Fargo Card Services	Last 4 digits of account number 2564	\$0.00
\ (Nonpriority Creditor's Name Wells Fargo Bank NA Credit Bureau Dispute Resolution P.O. Box 14517 Des Moines, IA 50306	When was the debt incurred? 07/28/2013	
1	Number Street City State Zip Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
I	Debtor 1 only	☐ Contingent	
I	Debtor 2 only	☐ Unliquidated	
ı	Debtor 1 and Debtor 2 only	Disputed	
I	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
I	☐ Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	\square Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
ı	No	\square Debts to pension or profit-sharing plans, and other similar debts	
I	□ Yes	For charges incurred with the Wells Fargo Card Services issued VISA credit card. Claim was charged off April 2018. Other acct. no. 9371 (Wife).	
1.0	Wells Fargo Card Services	Last 4 digits of account number 2564	\$0.00
I	Nonpriority Creditor's Name P.O. Box 10347 Des Moines, IA 50306	When was the debt incurred?	
1	Number Street City State Zip Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
I	Debtor 1 only	☐ Contingent	
I	Debtor 2 only	☐ Unliquidated	
1	Debtor 1 and Debtor 2 only	Disputed	
I	At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt is the claim subject to offset?	\square Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
ı	No	\square Debts to pension or profit-sharing plans, and other similar debts	
I	□ Yes	Duplicate claim. Listed for informational and notice purposes only. Other acct. no. 9371 (Wife).	

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Debtor 1 Debtor 2	Michael Ramos Paphne Y. Ramos		Case number (if known)	19-17748/KCF
4.1	Wells Fargo Card Services	Lord A Polyton Control of the Control	r 2564	\$0.00
	Nonpriority Creditor's Name Wells Fargo Bank NA Consumer Credit Solutions	Last 4 digits of account number When was the debt incurred?		
j	P.O. Box 30086 Los Angeles, CA 90030 Number Street City State Zip Code	As of the date you file, the clain	n is: Check all that apply	
,	Who incurred the debt? Check one.			
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	■ Debtor 1 and Debtor 2 only	Disputed		
	At least one of the debtors and another	Type of NONPRIORITY unsecur	red claim:	
	☐ Check if this claim is for a community debt	☐ Student loans ☐ Obligations arising out of a se	paration agreement or divorce	that you did not
1	Is the claim subject to offset?	report as priority claims		•
	No	Debts to pension or profit-shar		
	☐ Yes	•	claim. Listed for infor e purposes only. Othe e).	
Dowt 2:	List Others to Be Netitied About a D	oht That Vou Already Listed		
Part 3:	List Others to Be Notified About a D			4
is tryin have m	s page only if you have others to be notified g to collect from you for a debt you owe to so lore than one creditor for any of the debts the d for any debts in Parts 1 or 2, do not fill out	someone else, list the original creditor nat you listed in Parts 1 or 2, list the ad	in Parts 1 or 2, then list the	collection agency here. Similarly, if you
	d Address	On which entry in Part 1 or Part 2 did yo		
_	othschild LLP try Parkway, Suite 200		Part 1: Creditors with Priori	
P.O. Bo			Part 2: Creditors with Nonp	priority Unsecured Claims
Blue B	ell, PA 19422	Last 4 digits of account number		
Greenb	d Address paum, Rowe, Smith & Davis	On which entry in Part 1 or Part 2 did you Line 4.14 of (Check one):	ou list the original creditor? Part 1: Creditors with Priori	ity Unsecured Claims
75 Livi	nie G. Reckford, Esq. ngston Avenue, Suite 301		■ Part 2: Creditors with Nonp	priority Unsecured Claims
Roseia	nd, NJ 07068	Last 4 digits of account number		
Name and	d Address	On which entry in Part 1 or Part 2 did yo	ou list the original creditor?	
	oaum, Rowe, Smith & Davis	` '	☐ Part 1: Creditors with Prior	•
75 Livi	nie G. Reckford, Esq. ngston Avenue, Suite 301 nd, NJ 07068		■ Part 2: Creditors with Nonp	oriority Unsecured Claims
	,	Last 4 digits of account number		
McKen	d Address na, DuPont, Higgins & Stone,	On which entry in Part 1 or Part 2 did you Line 4.26 of (Check one):	ou list the original creditor? Part 1: Creditors with Priori	ity Unsecured Claims
P.O. Bo	oad Street ox 610 ank, NJ 07701		■ Part 2: Creditors with Nonp	priority Unsecured Claims
		Last 4 digits of account number		
	d Address na, DuPont, Higgins & Stone,	On which entry in Part 1 or Part 2 did yo		ity I becomed Clei
P.C. 229 Bro P.O. Bo	oad Street		☐ Part 1: Creditors with Priori ☐ Part 2: Creditors with Nonp	
Neu Da	ans, 140 07 7 0 1	Last 4 digits of account number		

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Debtor 1 Michael Ramos Debtor 2 Daphne Y. Ramos		Case number (if known)	19-17748/KCF
Name and Address	On which entry in Part 1 or Part 2 or	lid you list the original creditor?	
Rubin & Rothman, LLC	Line 4.99 of (<i>Check one</i>):	☐ Part 1: Creditors with Priorit	y Unsecured Claims
1787 Veterans Highway, Suite 32		Part 2: Creditors with Nonp	riority Unsecured Claims
P.O. Box 9003		— Fart 2. Creditors with Nonp	nonty onsecured claims
Islandia, NY 11749			
·	Last 4 digits of account number		

Part 4: Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim.

				Total Claim
Total	6a.	Domestic support obligations	6a.	\$ 0.00
claims				
from Part 1	6b.	Taxes and certain other debts you owe the government	6b.	\$ 0.00
	6c.	Claims for death or personal injury while you were intoxicated	6c.	\$ 0.00
	6d.	Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$ 0.00
	6e.	Total Priority. Add lines 6a through 6d.	6e.	\$ 0.00
				Total Claim
Total	6f.	Student loans	6f.	\$ 0.00
claims from Part 2	6g.	Obligations arising out of a separation agreement or divorce that		
	-3.	you did not report as priority claims	6g.	\$ 0.00
	6h.	Debts to pension or profit-sharing plans, and other similar debts	6h.	\$ 0.00
	6i.	Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$ 184,772.00
	6j.	Total Nonpriority. Add lines 6f through 6i.	6j.	\$ 184,772.00

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Fill in this info	Fill in this information to identify your case:			
Debtor 1	Michael Ramos			
	First Name	Middle Name	Last Name	
Debtor 2	Daphne Y. Ramos	3		
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States B	ankruptcy Court for the:	DISTRICT OF NEW JER	SEY	
Case number	19-17748/KCF			
(if known)				

Check if this is an amended filing

Official Form 106Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below	
Did you pay or agree to pay someone who is NO	OT an attorney to help you fill out bankruptcy forms?
■ No	
Yes. Name of person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119)
Under penalty of perjury, I declare that I have reathat they are true and correct. X /s/ Michael Ramos Michael Ramos Signature of Debtor 1	X /s/ Daphne Y. Ramos Daphne Y. Ramos Signature of Debtor 2
Date October 4, 2021	Date October 4, 2021